

*This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies, and lists state-chartered banks' ATM installations. This Bulletin is for informational purposes only and does not constitute legal notice of an application.*

**STATE OF NORTH DAKOTA  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
2000 SCHAFER STREET, SUITE G  
BISMARCK ND 58501-1204  
701-328-9933  
DiscoverND.com/bank**

***BULLETIN  
JANUARY 31, 2003, APPLICATIONS***

| <u>Date</u>                          | <u>Applicant</u>   | <u>Status</u>   |
|--------------------------------------|--|---|
| <u>CHANGE OF CONTROL APPLICATION</u> |  |   |
| 12-21-01                             | NoDak State Trust Company, Bismarck, application for change of control by Jane Kirby for retroactive approval and to have State Banking Board release NoDak State Trust Company from conservatorship | Department filed civil action in District Court to dissolve and liquidate NoDak State Trust Company |
| <u>RELOCATE MAIN OFFICE</u>          |  |   |
| 1-23-03                              | Commercial Bank of Mott, Mott, to move main office from 224 Brown Avenue, Mott, to 305 Brown Avenue, Mott  | Pending application   |
| <u>RELOCATE MAIN OFFICE</u>          |  |   |
| 1-27-03                              | Capital Credit Union, Bismarck, to move branch office from 2740 State Street, Dan's SuperMarket, Bismarck, to 3101 N 11 <sup>th</sup> St, Dan's SuperMarket, Bismarck                                | Pending application   |

USURY

The usury rate for unregulated lenders the month of February 2003 is **7.000% (6.918%)**

**PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).**